

1 THE HONORABLE JOHN C. COUGHENOUR
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7 UNITED STATES DISTRICT COURT
8 WESTERN DISTRICT OF WASHINGTON
9 AT SEATTLE

10 CORTEZ DAUNDRE JONES,

11 Plaintiff,

12 v.

13 BECU,

14 Defendant.

CASE NO. C23-1183-JCC

ORDER OF DISMISSAL

15 *Pro se* Plaintiff, Cortez Daundre Jones, filed a complaint against BECU alleging
16 violations of the law “based on banking in America, antitrust & civil rights matters,” causing him
17 \$30 million in damages. (Dkt. No. 1-1.)

18 Under 28 U.S.C. § 1915(e), the Court must dismiss IFP complaints if “at any time” it is
19 determined the complaint fails to state a claim upon which relief may be granted. 28 U.S.C.
20 § 1915(e)(2); *see also id.* § 1915A(b)(1); *Lopez v. Smith*, 203 F.3d 1122, 1127 (9th Cir. 2000)
21 (Section 1915(e) applies to all IFP proceedings, not just those filed by prisoners).

22 The Court has reviewed Plaintiff’s complaint and DISMISSES it for two reasons. First,
23 Plaintiff indicates the basis for this Court’s jurisdiction as both federal question and diversity, but
24 identifies both parties as citizens of Washington state and fails to list any specific federal laws
25 that are at issue in this case. Second, the complaint includes no factual allegations beyond a few
26 overly vague statements (“I only claimed due to the bank not being responsive after fees accrue

1 & clear NSF fees & negative balance not looking suspicious to the company"). (Dkt. No. 1-1.)
2 These allegations do not set forth sufficient factual matter to state a claim to relief that is
3 plausible on its face. *Ashcroft v. Iqbal*, 556 U.S. 662, 664 (2009). Labels and conclusions,
4 lacking factual enhancement are insufficient. *Id.* The factual allegations must be "enough to raise
5 a right to relief above the speculative level." *Bell Atlantic Corp. v. Twombly*, 550 U.S. 544, 555
6 (2007).

7 For the foregoing reasons, the complaint is DISMISSED without prejudice. This
8 dismissal renders consideration of IFP status moot.

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10 DATED this 1st day of September 2023.

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John C. Coughenour
UNITED STATES DISTRICT JUDGE